

# Communication Matters

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## Alternative Sources of Funding for Hearing Aids & Assistive Technology

Hearing aids and hearing assistive technology are critical for effective communication and quality of life for people with hearing loss. Unfortunately, the cost of these devices is often more than the average person can afford. Senior citizens, who need hearing assistance more than the general population (1 in 3 people over age 65), may be especially challenged by the cost of these devices. The following are possible sources for funding hearing aids and hearing assistive technology.

### **Source:** Lions Hearing Aids Assistance, administered by Michigan Association for Deaf and Hard of Hearing

**How it Works:** MADHH and Michigan's Lions Clubs receive donations of used hearing aids. The used hearing aids are delivered to a hearing aid laboratory. In return, the laboratory provides a credit for each used hearing aid received. A "withdrawal" from this credit account is made when an order for a hearing aid comes from a participating Lions Club.

When MADHH receives an application from an individual who meets income guidelines, it is forwarded to the Lions Hearing and Speech Committee Chairperson or one of the 11 Lions Districts.

The local Lions arrange for an audiological screening at a reasonable cost. The audiogram is forwarded to the laboratory where the hearing aid is made. A hearing aid is then constructed, based on the audiogram, and is programmed to the person's specific hearing loss. The hearing professional fits and adjusts the hearing aid. Depending on the number of donated aids and supporting funds, most people receive a hearing aid within about 6 months.

**Requirements:** Must meet Federal poverty guidelines (see application) and or receive public assistance. Customers may be required to pay \$50 - \$150 depending on the local Lions Club policy.

**Contact Information:** Michigan Association for Deaf and Hard of Hearing [www.madhh.org](http://www.madhh.org) or 1-800- YOUR-EAR

### **Source:** Lions Hearing Center

**How it Works:** Low income people receive a full range of audiological services at the Center or through participating audiologists.

**Requirements:** To obtain hearing aids through the program, customers must complete an application and meet income guidelines.

### **Contact Information:** [www.lhcs.org](http://www.lhcs.org)

Detroit: 1-888-LHC-MICH  
Bloomfield Hills: 248-335-9800  
Southfield: 248-357-4151

### **Source:** Michigan Association for the Deaf and Hard of Hearing Statewide Program for TTY and Other Assistive Equipment

**How it Works:** Provides assistive technology to low-income people at no charge.

**Requirements:** Income must be below Federal Poverty Guidelines.

**Contact:** Michigan Association for Deaf and Hard of Hearing [www.madhh.org](http://www.madhh.org) or 1-800- YOUR-EAR

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# Source of Funding for Hearing Aids & Assistive Technology

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## **Source: Assistive Technology Loan Fund**

**How it Works:** A low interest loan that makes allowances for credit problems resulting from health care costs. Applicants unable to obtain a conventional loan may be eligible for this special loan program.

**Requirements:** An application and budget must be completed. Loan applicants must have sufficient income to pay off the loan along with other living and debt obligations. Monthly payments of principle and interest are required.

**Contact Information:** Applications may be completed at the local Center of for Independent Living, on the web at [www.michiganloanfunds.org/atlf/index.htm](http://www.michiganloanfunds.org/atlf/index.htm) or by phone: 1-800-828-2714.

## **Source: AUDIENT**

**How it Works:** AUDIENT is a national program providing hearing assistance to low-income people. Participants in the program will need to participate in the cost. The program is offered in collaboration with the Lions Club and a local hearing aid provider who is affiliated with the AUDIENT program.

**Requirements:** Complete an application and meet income guidelines.

### **Contact:**

Phone 206-838-7194 or 1-877-AUDIANT

E-mail at [info@audientalliance.org](mailto:info@audientalliance.org)

Fax to 206-838-7195

Web at [www.audientalliance.org](http://www.audientalliance.org)

## **Source: Financing through Hearing Aid Dispenser**

**How it Works:** A conventional loan program, providing money at interest, and requiring regular monthly payments of principle and interest.

**Requirements:** Good credit history.

**Contact Information:** Only a few of the larger hearing aid dispensing companies offer loan programs (e.g., HearingPlanet)

## **Source: Personal or Home Equity Loan**

**How it Works:** A conventional loan through a bank or credit union.

**Requirements:** Good credit history and equity in real estate for a home equity loan.

**Contact Information:** Consumer bank or financial institution.

## **Source: Medicaid**

**How it Works:** The exact specifics of which medical and hearing services Medicaid will cover, and for whom, varies from year to year based on state budget negotiations.

**Requirements:** Must be eligible for Medicaid, the hearing aid dispenser must accept Medicaid as payment, and the individual must meet Medicaid criteria for hearing care.

**Contact:** Hearing aid dispensers who accept Medicaid should know, or be able to find out, if Medicaid will pay for hearing aids for a specific individual.

Information or news related to Deaf or Hard of Hearing services may be forwarded to Julie Eckhardt at [jewel@chartermi.net](mailto:jewel@chartermi.net). Views expressed in this bulletin are not necessarily the views of Michigan Department of Labor & Economic Growth-Rehabilitation Services. Communication Matters is available on the web at [www.michigan.gov/mrs](http://www.michigan.gov/mrs) and on the E-Learn Deaf & Hard of Hearing Resource Center.